

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MELINDA PERKINS

Debtor(s)

Case No. 15-12930

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/10/2015.
- 2) The plan was confirmed on 07/06/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/26/2015.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 9.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$829.50
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$829.50

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$341.87
Court Costs	\$0.00
Trustee Expenses & Compensation	\$32.63
Other	\$35.00

TOTAL EXPENSES OF ADMINISTRATION: \$409.50

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICASH LOANS LLC	Unsecured	400.00	309.94	309.94	0.00	0.00
ARS ACCOUNT RESOLUTION	Unsecured	864.00	NA	NA	0.00	0.00
ARS ACCOUNT RESOLUTION	Unsecured	358.00	NA	NA	0.00	0.00
AT&T Mobility	Unsecured	592.00	592.88	592.88	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	495.00	495.00	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	400.00	400.00	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	620.00	620.00	0.00	0.00
CITIZENS FINANCE	Secured	3,000.00	NA	NA	0.00	0.00
CITIZENS FINANCE	Unsecured	1,887.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	4,000.00	1,154.40	1,154.40	0.00	0.00
CONSULTANTS IN PATHOLOGY	Unsecured	NA	294.73	294.73	0.00	0.00
DEPT OF EDUCATION/NELNET	Unsecured	4,450.00	NA	NA	0.00	0.00
ER SOLUTIONS INC	Unsecured	543.00	NA	NA	0.00	0.00
ER SOLUTIONS INC	Unsecured	377.00	NA	NA	0.00	0.00
HARRIS & HARRIS	Unsecured	665.00	NA	NA	0.00	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	NA	233.99	233.99	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	4,763.15	1,933.22	1,933.22	0.00	0.00
ISAC	Unsecured	1.00	7,471.77	7,471.77	0.00	0.00
MAC INDUSTRIES	Unsecured	5,000.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	200.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	200.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	150.00	NA	NA	0.00	0.00
MUNSTER MEDICAL RESEARCH FOL	Unsecured	NA	360.79	360.79	0.00	0.00
NAVIENT	Unsecured	4,521.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	4,767.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	3,007.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS	Unsecured	1,852.00	1,890.05	1,890.05	0.00	0.00
NAVIENT SOLUTIONS	Unsecured	6,271.00	8,091.85	8,091.85	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	7,965.00	11,024.23	11,024.23	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	8,529.00	13,158.04	13,158.04	0.00	0.00
NICOR GAS	Unsecured	NA	177.45	177.45	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NW INDIANA PATH CONSULTANTS	Unsecured	83.00	83.00	83.00	0.00	0.00
PAYDAY LOAN STORE	Unsecured	400.00	1,737.02	1,737.02	0.00	0.00
PELLETTIERI	Unsecured	223.00	NA	NA	0.00	0.00
PUBLIC STORAGE	Unsecured	1.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Secured	13,000.00	17,683.93	16,721.00	283.00	137.00
SANTANDER CONSUMER USA	Unsecured	3,721.00	NA	962.93	0.00	0.00
SMITH MOBILE HOMES INC	Unsecured	1,000.00	NA	NA	0.00	0.00
Southeast Financial Cu	Unsecured	1.00	NA	NA	0.00	0.00
TSI 980	Unsecured	639.00	NA	NA	0.00	0.00
TSI 980	Unsecured	356.00	NA	NA	0.00	0.00
TSI 980	Unsecured	213.00	NA	NA	0.00	0.00
Vision Fin	Unsecured	1,366.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$16,721.00	\$283.00	\$137.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$16,721.00	\$283.00	\$137.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,933.22	\$0.00	\$0.00
TOTAL PRIORITY:	\$1,933.22	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$49,058.07	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$409.50</u>	
Disbursements to Creditors	<u>\$420.00</u>	
TOTAL DISBURSEMENTS :		<u>\$829.50</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/14/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.